REMARKS/ARGUMENTS

This paper is in response to the Final Office Action mailed on February 6, 2008. Claims 25-41 are pending in the application and are rejected. Claims 25, 32, and 37 are presently amended. For at least the reasons stated below, Applicant asserts that all claims are in condition for allowance.

Acknowledgement of Information Disclosure Statement

As a preliminary matter, Applicant requests that the Examiner acknowledge that the references cited in the Supplemental Information Disclosure Statement filed October 30, 2006 have been considered. Copies of the Supplemental Information Disclosure Statement and return post card dated November 2, 2006 are enclosed herein. Applicant requests consideration and entry of the cited references.

Acknowledgement of Consideration of Information Considered in Prior Application

Additionally, Applicant requests that the Examiner acknowledge that the references cited under 35 U.S.C. §120, on the earlier filing dates of prior Application Nos. 09/705,255 filed on November 1, 2000; 09/580,352 filed on May 25, 2000; and 09/431,417 filed on November 1, 1999, have been considered pursuant to MPEP §609.02.

Clarification of Response Date

The Office Action states that its communication is responsive to Applicant's communication filed on October 31, 2007. However, Applicant notes that this date incorrectly refers to a different communication from the Applicant, as the Amendment and Response to the Office Action was initially filed on February 12, 2007, and refiled on September 25, 2007.

Claim Rejections – 35 U.S.C. §102

In the Office Action, the Examiner rejected claims 25-30, 32-35 and 37-40 under 35 U.S.C. §102(e) as being anticipated by Wallman (U.S. Patent No. 6,601,044). Because each and every element of the amended claims is not taught by the cited reference as required by MPEP

§2131, Applicant respectfully submits that the §102 rejection is unsupported by the art and should be withdrawn.

Claims 25, 32, and 37 have been amended to recite the input of risk tolerance as part of the user preferences input, the use of automated rules-based coaching algorithms as part of personal financial data processing, and the output of numerous financial coaching details to the user-investor in a natural language format. As explained below, each of these features are not taught by the *Wallman* reference.

First, Applicant submits that *Wallman* does not disclose the risk-related features recited in the amended claims. The presently claimed invention provides "an explanation of risk potential based on the proposed product configuration and user risk tolerance parameters", and a "suggestion of securities to be added to the user-investor's portfolio to reduce risk vulnerability" in natural language, which allows the user to better understand a financial product configuration in relation to the user's risk tolerance inputs.

Moreover, in the claimed invention, the risk explanation and suggestions calculated as part of the automated financial coaching are based on a user's risk tolerance inputs. This feature enables the user to re-input and adjust the risk tolerance preference as necessary. In contrast, the *Wallman* reference discloses factoring in risk merely as part of a consideration of the historical risk characteristics of a specific investment or investment combination, e.g., Col. 4, lines 24-46. This reference does not teach explaining risk potential based on a product configuration or providing the ability to set or adjust risk tolerance parameters.

Additionally, the claims are now amended to indicate that a number of financial coaching outputs are provided to the user-investor in a natural language format. The Office Action references the "natural language interface" depicted within Figure 15 of *Wallman* to purportedly show this feature. However, as clearly described within this cited reference, the natural language interface accepts <u>input</u> from a keyboard or voice (as shown in FIG. 15), to allow an investor to "input selection criteria in natural language" (Col. 38, lines 56-66). As further stated in Col. 39, lines 3-7, the investor's input is translated into "technical terms." In stark contrast, the claimed invention recites <u>outputting</u> natural language automated coaching to the user-investor, in addition

to outputting a proposed product configuration and other related investment details and explanations in natural language.

Although *Wallman* suggests the output of some text from its operations (e.g., the text output presented within FIG. 3), *Wallman* presents its portfolio comparisons and calculations "graphically and/or with text and/or number representations". Further, its figures depict textual output only being provided in technical, not natural language (e.g., FIGS. 5, 11-13). Instead, the claimed invention recites presenting statistics "with contextual language," and the rationalization of the proposed product configuration "via textual coaching strings." As detailed in Page 23, Table 1 of the present application specification, the claimed invention is able to provide coaching and explain its financial advice to a user-investor through easy-to-understand natural language statements. Accordingly, each of the natural language outputs claimed in the present invention are not anticipated by the teachings of the *Wallman* reference.

Applicant submits that each and every limitation of the amended claims is not disclosed by the *Wallman* cited reference. Therefore, Applicant respectfully requests withdrawal of the rejection of Claims 25, 32, and 37 under §102(a) and allowance of these independent claims. Additionally, dependent claims 26-31, 33-36, and 38-41 depend either directly or indirectly from claims 25, 32, and 37 and are independently allowable and allowable as depending from allowable independent claims. Accordingly, Applicant requests the withdrawal of the §102 rejection for all pending claims.
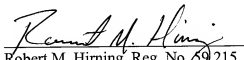

Claim Rejections – 35 U.S.C. §103

In the Office Action, the Examiner rejected claims 31, 36, and 41 under 35 U.S.C. §103(a) as being unpatentable over *Wallman* in view of Randle et al. (U.S. Patent No. 5,774,663). As explained above, the *Wallman* cited reference fails to teach or suggest numerous limitations of the amended claims, and accordingly, the combination of *Wallman* and *Randle* fails to teach each and every limitation of the dependent claims. Applicant respectfully submits that a prima facie case of obviousness has not been established for claims 31, 36, and 41, and requests withdrawal of the rejection under §103.

CONCLUSION

Applicant submits that all pending claims are allowable over the art of record and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the allowance of the present application, the undersigned may be reached at 612-607-7345. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-376002).

Respectfully submitted,

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